

Meeting your local service team



Through your retirement program, you have access to a dedicated Voya Financial® team available to assist you with a variety of services. You can meet with your Voya® Plan Advisor/Representative if you want to make sure your retirement savings are on track or you want to make changes to your plan as life events occur.

The Plan Advisors/Representatives can help you:

- Review your plans for the future and compare them to how (and how much) you save.
- Design a financial analysis and follow it.
- Create action steps based on your personal goals.
- Provide ongoing assistance to help you as you work toward reaching your goals.
- Help you develop a budget for today's expenses and for living in retirement.

If you are interested in learning more about your retirement distribution options¹ and your retirement income potential, or would like a no obligation review of your overall retirement plan, please contact one of these Plan Advisors.

If you want to get involved, you can schedule a 1x1.

<https://kbor.beready2retire.com>

Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union | May Lose Value | Not Bank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency

¹Distributions are taxed as ordinary income when distributed and will be subject to any applicable tax penalties.

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be ready®

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**Securities and investment advisory services offered through Voya Financial Advisors, member SIPC.





Help as you prepare for retirement

If you don't have a financial plan you feel good about (or one at all), you're not alone. In our Retire Ready Index™*, we've found that more than 87 percent of workers surveyed say creating a financial plan is important, but only 17 percent of those workers actually have a plan. Voya is here to help you get financially organized so you can prepare for the retirement you envision. Consider the following steps:



Organize your finances and establish a budget



Create a clearly defined financial plan



Set aside an emergency fund



Max out your contributions



Align your investments with your risk tolerance



Make the most of your Social Security benefits



Prepare for your healthcare

*Based on findings from two online consumer surveys of Workers and Retirees completed in July 2014 with Greenwald & Associates, Inc. Each Index category was constructed to have a maximum possible score of 10 (responses were weighted based on factors selected by Voya, and weighting responses using alternative factors would yield different results). The three Index category scores were then averaged to determine a final average score for Workers and Retirees, respectively. Index scores do not reflect any single respondent's experience. For more information visit go.voya.com/IndexReport.